



COMMERCIAL COMBINED (FIELD SPORTS) SCHEDULE

IMPORTANT NOTICE: Please check the content of this document and accompanying Statement of Fact very carefully.

This document has been prepared in accordance with the information supplied by *You*. In deciding to accept *Your* application for insurance and in setting the terms, conditions and premium, *We* have relied on the information *You* have given *Us*.

You have a duty to make a fair presentation of the risk which is covered by this *Policy*. Therefore, *You* should ensure that any information *You* have provided to *Us* and the content of any application form, declaration and Statement of Fact is true, accurate and complete to the best of *Your* knowledge after a reasonable search of information available to *You*. If *You* do not comply with *Your* duty to make a fair presentation of the risk, including failing to disclose or misrepresenting a material fact, or disclosing material facts to *Us* in a way which is not clear and accessible *Your Policy* may not be valid or the *Policy* may not cover *You* fully or at all. If *You* become aware that information *You* have given *Us* is inaccurate, *You* must inform *Us* or *Your Insurance Broker* as soon as practicably possible.

The *Policy* and certificate terms provided by *Us* consists of this document including the Statement of Fact, Additional Conditions and the *Policy* Wording referred to herein, which is available upon request.

The *Policy* is underwritten by DOA Underwriting Ltd (DOA) acting as agent on behalf of the Insurer(s) as stated in the Schedule.

Words in italics and beginning with a capital letter and which are given specific meanings in the General Definitions will have the same specific meaning each time they appear in *Your Policy*.

Policy Wording / Certificate: **Liability - DOA Commercial Combined Policy BB vAccSep24**

Quotation Number: **DOA/CC/SS13117164**

Unique Market Reference: **AUK2400041 - All sections other than Commercial Legal Protection**

Proposed *Insured*: **CNFTTB of The National Target Shotgun Association**

Correspondence Address: **67A, Green Leas, Sunbury-On-Thames, SURREY, TW16 7PQ**

Insured Address: **As stated in the schedule**

Interested Party: **None**

Period of Insurance: **12 months with effect from inception**

Renewal Date: **28 February 2026**

Insurer: **Liability - Accelerant Insurance UK Limited**

Premium: **£587.50**

Insurance Premium Tax **£70.50**

Policy Administration Fee: **£100.00**

Total Amount Due: £758.00

SUM INSURED SCHEDULE - INSURED ADDRESS NOT APPLICABLE

Section 1 - Property Damage		Not Included
Section 2 - Business Interruption All Risks		Not Included
Section 2 Business Interruption All Risks Extensions		Not Included
Section 3 - Specified Business Equipment		Not Included
Section 4 - Loss of Money and Personal Assault		Not Included
Section 5 - Goods in Transit		Not Included
Section 6 - Terrorism		Not Included
Section 7 - Employers' Liability		Included
Limit of Liability	any one claim or series of claims arising out of one <i>Event</i> (inclusive of <i>Legal Costs</i>)	£10,000,000
	any one <i>Event</i> for <i>Bodily Injury</i> caused by <i>Terrorism</i>	£5,000,000
How many employees do you have?		0
How many volunteers do you have?		150
Estimated Annual Wage-roll - Clerical Employee's and Non Manual labour		£1
Estimated Annual Wage-roll - Manual employees working at your premises?		£0
Estimated Annual Wage-roll - All Other		£0
Section 8 - Public Liability		Included
Limit of Liability	any one <i>Event</i>	£10,000,000
	<i>Legal Costs</i> payable in addition to the Limit of Liability but with respect to USA/ Canada actions and <i>Pollution</i> , the Limit of Liability is inclusive of <i>Legal Costs</i>	
<i>Excess</i>	for all <i>Damage</i> to property of others arising out of the same <i>Event</i>	£250
Annual UK Turnover		£6,000
Turnover outside of the UK		£0
Annual Wage-roll - Manual Employees working away from your premises (including Labour Only Sub-Contractors)		£0
Annual payments to bona-fide subcontractors		£0
Number of members, participants, persons or guns		0
Number of Traps		0
How many events do you hold per annum?		120
Section 9 - Products Liability		Included
Limit of Liability	any one <i>Event</i> and in the aggregate, for the <i>Period of Insurance</i>	£10,000,000
	<i>Legal Costs</i> payable in addition to the Limit of Liability but with respect to USA/ Canada actions and <i>Pollution</i> , the Limit of Liability is inclusive of <i>Legal Costs</i>	
<i>Excess</i>	for all <i>Damage</i> to property of others arising out of the same <i>Event</i>	£250
Section 10 - Fidelity Guarantee		Not Included
Section 11 - Loss of Licence		Not Included
Section 12 - Personal Accident		Not Included
Cancellation & Abandonment Extension		Not Included

STATEMENT OF FACT - INSURED ADDRESS NOT APPLICABLE

Business Description

Trades	Target shooting
Additional Trade Information	Target Shooting Club which will undertake in 120 shoots per year at various locations including Woodlands, Fields & Disused Quarries Up to 5% of shooting is using black powder guns, and demonstration at shooting shows and the like.
Legal status of the entity	Association
Number of members, participants, persons or guns	0
Number of traps	0

ENDORSEMENTS

AIE-ALL-001: Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

AIE-ALL-002: Several Liability Clause

PLEASE NOTE – This notice contains important information. PLEASE READ CAREFULLY

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer is shown in this contract. Although reference is made at various points in this clause to “this contract” in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

AIE-ALL-003: Risk Transfer Applies

Please note risk transfer applies once our agent receives the premium.

The Insurers accepts the co-mingling of both Insurer and client monies to include the subordination of its interest to any client's claims.

AIE302b: Endorsement for Field Sports

Where Insured Section 1 - Property Damage All Risks, Insured Section 2 - Business Interruption All Risks and/or Insured Section 3 - Specified Business Equipment of this *Policy* are operative: -

1. The definition of *Building(s)* is extended to include rearing houses and release pens at the *Premises*.
2. Theft of or death of or injury (but not sickness or disease) suffered by birds owned by the *Insured* and which have been or are being reared for the purpose of shooting will be deemed *Damage to Property Insured* and indemnified as such under Insured Section 1 – Property Damage All Risks provided that
 - a. at the time the theft, death or injury of the birds occurs the birds are in rearing houses or release pens at the *Premises*;
 - b. the death or injury, disease or sickness is caused by or arises from
 1. fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, malicious persons, earthquake, storm, flood, escape of water (from any tank, apparatus or pipe and including the escape of oil from any oil-fired heating installation) or impact by any vehicle or animal; or
 2. riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances
3. General Conditions 6 Minimum standards of security is deleted and replaced by: - It is a condition precedent to the *Insurers'* liability in respect of *Damage to Property Insured* at the *Premises* resulting from theft, attempted theft, vandalism or acts of malicious persons that the following security is installed and put into full and effective operation, with all keys removed from the locks or security devices and stored out of sight, whenever the *Premises* are closed for business or left unattended: -
 - a. The final exit door of the *Building* must be secured with one of the following
 1. a mortice deadlock which has 5 or more levers and/or conforms to British Standard BS3621 for timber or steel framed doors;
 2. a cylinder operated mortice deadlock or deadlocking multi- point locking system with a minimum of three locking points for aluminium or UPVC framed doors;
 3. a close shackle padlock with a minimum shackle thickness of 10mm together with the manufacturer's corresponding locking bar irrespective of the door construction (acceptable only where *Property Insured* does not exceed £);
 4. two key operated security bolts for doors fitted internally one fitted near the top and the other near the bottom of the door;
 - b. All external doors, the entrance to the *Outbuilding* and all internal doors giving access to any part of the *Building* not occupied by the *Insured* for the purpose of the *Business* must be secured by either
 1. any of the locking arrangements specified in 3 a above according to the construction of the doors; or
 2. two key operated security bolts for doors fitted internally one fitted near the top and the other near the bottom of the door.
 - c. Where any of the doors described in 3 a or b are of double leaf construction
 1. the first closing leaf must be secured with two key operated security bolts fitted internally and shooting vertically one at the top and the other at the bottom of the door; and
 2. the final closing leaf must be secured with either
 1. any of the locking arrangements specified in 3 a above according to the construction of the doors; or
 2. two key operated security bolts fitted internally and shooting vertically one at the top and the other at the bottom of the door
 - d. Where the *Building* is secured against entry by means of metal roller shutters or composite roller shutters, such shutters must be fitted with one of the following
 1. Two cylinder profile (pin bolt) locks welded as close as possible to the bottom of each side guide rail; or
 2. A heavy duty close padlock and matching padlock bar conforming to at least Grade 4 of BS EN 12320:2001 centrally positioned and fitted through the bottom rail into a locking ring stud fixed into concrete below ground level. When external electrically powered operating controls are used these must be the kept and secured within a welded steel box housing with a detachable or internally hinged steel cover plate of not less than 6mm thickness
 - e. When external electrically powered operating controls are used these must be the kept and secured within a welded steel box housing with a detachable or internally hinged steel cover plate of not less than 6mm thickness. The cover plate to be securely bolted or welded to the box housing and secured by a heavy-duty padlock to at least Grade 4 of BS EN 12320:2001.
 - f. All ground floor and basement opening windows/skylights and readily accessible opening windows/skylights on other floors (see below) must be secured with either key operated locking devices or other locking devices which rely upon a removable component for their security. Readily accessible opening windows/skylights are those that can be reached from the ground without the use of a ladder or via extension balconies, downpipes, external staircases and fire escapes, canopies, outbuildings, garages, walls, nearby trees or roofs, adjoining or next door premises.

This requirement does not apply to windows/skylights which are protected by solid steel bars, grilles, locked gates, shutters, expanded metal or weld mesh. Any door or window designated as a fire exit following a fire risk assessment is excluded from these requirements.
 - g. Fire exit doors and windows must be secured by means of a device suitable for use in emergency escape situations whenever that part of the *Business Premises* is left unattended.

Subject otherwise to the terms, conditions, limitations and exclusions of Insured Section 1 - Property Damage All Risks, Insured Section 2 - Business Interruption All Risks and/or Insured Section 3 - Specified Business Equipment All Risks, where operative, and of this *Policy*.

Where Insured Section 7 - Employers Liability of this *Policy* is operative, Insured Section 7 - Employers Liability is amended as follows: -

1. For the purpose of Insured Section – Employers Liability *Territorial Limits* mean
 - a. Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
 - b. elsewhere in the world in respect of *Bodily Injury* sustained by any *Person Employed* resident within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and caused whilst such *Person Employed* is temporarily employed outside these territories.
2. Where *Bodily Injury* is sustained by a *Person Employed* outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, the *Insurers* will indemnify the *Insured* and pay *Legal Costs* in respect of any action for compensation brought in connection with such *Bodily Injury* in a court of law in the country where the *Bodily Injury* occurred or in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man provided that
 - a. the *Bodily Injury* is caused in the course of employment by the *Insured* in the *Business*;
 - b. the *Person Employed* is normally resident in and only temporarily employed outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands;
 - c. the *Insurers* will not indemnify the *Insured* in respect of any action for compensation or recovery brought or commenced in connection with any workmen's compensation or other social insurance or arising from the *Insured's* failure to meet legal obligations or to pay adequate contributions for such insurance.

Subject otherwise to the terms, conditions, limitations and exclusions of Insured Section 7 – Employers Liability (including Insured Sections 7, 8 and 9 Extensions, Insured Sections 7, 8 and 9 Conditions and Insured Sections 7, 8 and 9 Exclusions) and of this *Policy*.

Where Insured Section 8 – Public Liability of this *Policy* is operative Insured Section 8 – Public Liability is amended as follows: -

1. The *Business* includes the Sports Activities described in the Statement of Fact or in the *Schedule*.
2. The *Territorial Limits* are anywhere in the world for such Sports Activities provided that the person(s) actually or allegedly responsible for or the cause of the *Injury, Damage or Nuisance* is or are ordinarily resident in the United Kingdom and only temporarily outside the United Kingdom.
3. *Additional Insured* includes any person while actively participating or performing an officiating or supervisory role in such Sports Activities.
4. Extension 5 (Wrongful Arrest) is deleted and replaced by - The *Insurers* will indemnify the *Insured* and any *Additional Insured* against their legal liability for damages and claimant's costs and expenses arising from wrongful arrest, detention, imprisonment or eviction of any person or malicious prosecution or invasion of the right of privacy.
5. Extension 10 (Member to member liability) is deleted and replaced by - The *Insurers* will indemnify the *Insured's* individual members as though a separate policy had been issued to each, provided that the *Insurers'* liability will not exceed the Limit of Liability stated in the *Schedule* regardless of the number of individual members.
6. What is not insured 4 (Vehicles) shall not apply to mechanically propelled vehicles while being used other than on roads or other public places.
7. What is not insured 5 (Own property, custody and control and property being worked on) does not apply to *Damage* to personal effects of the *Insured's* members or persons participating in the Sports Activities while held in a cloakroom operated by the *Insured* provided that
 - a. such cloakroom is securely locked when unattended with the key removed and kept in the custody of a person authorised by the *Insured*
 - b. the *Insurers* will not pay more than £500 in respect of any one article.
8. Insured Section 8 – Public Liability shall not apply to legal liability arising from participation in any activity covered by this insurance for any person under the age of 10 or under the age of 15 unless accompanied and supervised by a licensed person aged 21 or older.
9. Insured Section 8 – Public Liability shall not apply to legal liability for Financial Loss and Extension 11 is deleted accordingly.
10. Insured Sections 8 and 9 Exclusions 1 (Professional Services) is deleted and replaced by: - Insured Sections 8 - Public Liability shall not apply to legal liability arising from or in connection with
 - a. advice, design, formula or specification, provided by or on behalf of the *Insured* for a fee or in circumstances where a fee would normally be charged, other than tuition;
 - b. breach of professional duty or malpractice of any nature, by or on behalf of the *Insured*;
 - c. any surgical operation or medical procedure performed by or on behalf of the *Insured*; or
 - d. any treatment used, practised or performed by or on behalf of the *Insured*, other than when performing first aid.

Subject otherwise to the terms, conditions, limitations and exclusions of Insured Section 8 – Public Liability (including Insured Sections 7, 8 and 9 Extensions, Insured Sections 8 and 9 Extensions, Insured Sections 7, 8 and 9 Conditions, Insured Sections 7, 8 and 9 Exclusions and Insured Sections 8 and 9 Exclusions) and of this *Policy*.

Where Insured Section 9 – Products Liability of this *Policy* is operative Insured Section 9 – Products Liability is amended as follows: -

1. Insured Section 9 – Products Liability shall not apply to legal liability for Financial Loss and Extension 3 is deleted accordingly.
2. Insured Sections 8 and 9 Exclusions 1 (Professional Services) is deleted and replaced by - Insured Sections 9 - Products Liability shall not apply to legal liability arising from or in connection with
 - a. advice, design, formula or specification, provided by or on behalf of the *Insured* for a fee or in circumstances where a fee would normally be charged, other than tuition;
 - b. breach of professional duty or malpractice of any nature, by or on behalf of the *Insured*;
 - c. any surgical operation or medical procedure performed by or on behalf of the *Insured*; or
 - d. any treatment used, practised or performed by or on behalf of the *Insured*, other than when performing first aid.

Subject otherwise to the terms, conditions, limitations and exclusions of Insured Section 9 – Products Liability (including Insured Sections 7, 8 and 9 Extensions, Insured Sections 8 and 9 Extensions, Insured Sections 7, 8 and 9 Conditions, Insured Sections 7, 8 and 9 Exclusions and Insured Sections 8 and 9 Exclusions) and of this *Policy*.

Where Insured Section 12 – Personal Accident of this *Policy* is operative, the exclusions of *Accidental Injury* to a *Covered Person* caused by, arising from or contributed to by

- a. hunting on horseback or equestrian events or competitions; and
- b. the use or operation of a motorcycle (other than motor-assisted pedal cycles) including pillion riding of any kind; and
- c. the use of power-driven woodworking tools in connection with a person's trade, business or profession,

do not apply.

Subject otherwise to the terms, conditions, limitations and exclusions of Insured Section 12 - Personal Accident and of this *Policy*.

ALL-001B: Fees

Administration Fee

Our fee is to cover administration costs and is non-returnable in the event of policy cancellation after inception.

Mid-term adjustment Fee

Any adjustments made to this Policy that require an alteration to the Premium, will be subject to a £35 administration fee.

Cancellation Fee

Upon notification of a request to cancel this policy, any return premium will be calculated on a pro-rata basis less a 10% cancellation fee, subject to a minimum of £35. Please note this does not apply in the case of Minimum & Deposit premiums where no refund of premium will be made.

STATEMENT OF FACT

Can you confirm this is a Commercial Contract?	Yes
What is the name of the person responsible for disclosing the information of the <i>Business</i> ?	Mrs Jayne Lawley
What is the position of the person responsible for disclosing the information of the <i>Business</i> ?	Client

Claims Information

Has the <i>Business</i> (or any other business in which the <i>Insured</i> , any partners(s) or director(s) have been trading) been subject to any losses, claims or incidents relating to covers to be insured under this policy in the last 5 years?	No
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The Business

The minimum age of all participants is 10 or above	Yes
Do <i>You</i> or any of <i>Your</i> employees engage in the application of heat away from <i>your business premises</i> ?	No
Do <i>You</i> or any of <i>Your</i> employees handle, transport or work with any of the following: Radioactive substances or devices, explosives, asbestos, silica, toxic or hazardous chemicals, materials giving rise to dust or fumes, lifts, cranes, hoists, slings, cradles or processes involving a noise level in excess of 85db?	No
Do <i>You</i> or any of <i>Your</i> employees work on, manufacture or sell products used in aircraft, spacecraft, marine craft, offshore, in nuclear installations, in safety critical parts, motor vehicles or railways?	No
Do <i>You</i> design, give advice or prepare specifications for a fee?	No
Do <i>You</i> maintain rights of recourse/recovery against any manufacturer?	Yes
Do <i>You</i> have a formal written Health and Safety policy?	Yes
Do <i>You</i> have less than 5 employees?	Yes
Have <i>You</i> carried out the following risk assessments in respect of the Management Of Health And Safety At Work Regulations 1999: ? a) manual handling b) COSHH c) working with machinery d) work at height	Yes
Do <i>You</i> record in document form the above risk assessments?	Yes
Do <i>You</i> have a formal safety-training plan for employees?	Yes
Do <i>You</i> have a document procedure for high-risk activities?	Yes
Are any goods derived from the far east?	No

Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk which is covered by this *Policy*. Therefore, You should ensure that any information You have provided to Us and the content of any application form, declaration and / or Statement of Fact is accurate and complete. Where You have provided Us with information which relates to matters of Your expectation or belief, it does not matter if such information turns out to be inaccurate provided that You acted in good faith when You provided Us with such information.

If You do not comply with Your duty to make a fair presentation of the risk, including failing to disclose or misrepresenting a material fact, or disclosing material facts to Us in a way which is not clear and accessible Your *Policy* may not be valid or the *Policy* may not cover You fully or at all. A material fact is any fact which could influence our assessment or acceptance of Your application for insurance. You must also tell Us about any facts or changes which affect Your insurance and which have occurred either since the *Policy* started or since the last renewal date.

If You are not sure whether certain facts are relevant, please ask Your *Insurance Broker*. If You do not tell Us about relevant changes, Your *Policy* may not be valid or the *Policy* may not cover You fully or at all. You must check all the information contained within this document immediately and tell Us if any details are incorrect. You should keep a written record (including copies of letters) of any information You give Us or Your *Insurance Broker*. Insurance cover does not commence until confirmed by Us or DOA Underwriting Ltd. A Prospectus & Key Facts Summary or a specimen copy of the *Policy* wording is available on request.

This Statement of Fact is a record of information supplied by You or on Your behalf or assumptions We have made, about You, Your business and Your business partners and directors.

In respect of all statements detailed below, You (or, in the case of a partnership or limited company, any one partner or director so authorised) confirm that You or any of Your partners or directors either personally or in connection with any business which You/they have been involved have never :-

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| a) been declared bankrupt or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures? | No |
| b) been disqualified from being a company director? | No |
| c) had a County Court Judgement or Sheriff Court Decree? | No |
| d) been convicted of or charged with (but not yet tried) a criminal offence other than a motoring offence or a spent conviction in accordance with the 'Rehabilitation of Offenders Act 1974'? | No |
| e) been prosecuted or have prosecutions pending under the Health and Safety at Work Act or any other statute or regulation? | No |
| f) had any insurance proposal declined, renewal refused, had any special or increased terms applied, had insurance cancelled mid-term by Underwriters, had a <i>Policy</i> declared void or claim repudiated? | No |
| g) been domiciled outside Great Britain, Northern Ireland, the Channel Islands or Isle of Man? | No |
| h) been a director or partner in any business which is or has been the subject of a winding up or administration order, receivership proceedings, or a Company Voluntary Arrangement? | No |
| i) been the subject of a Debt Relief Order nor are there any applications pending? | No |

ADDITIONAL INFORMATION - Accelerant Insurance UK Limited (The Insurer)

The Insurer for all sections other than Commercial Legal Protection:-

Registration and Regulatory Information

Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

Using your personal information

Please visit <https://accelerant.ai/privacy-policy/> if you would like some more detailed information on how the Insurer processes your personal information. If you are unable to access this website or have any concerns about our use of your information, details can be obtained by contacting The Data Protection Officer, Accelerant Insurance UK Limited, Bastion Tower, Place du Champ de Mars 5, 1050 Brussels, Belgium or e-mail DPO@accelins.com

ADDITIONAL INFORMATION - DOA (The Underwriting agent)

Registration and Regulatory Information

DOA Underwriting Ltd is an independent underwriting agency, wholesale broker and principal company authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 772309. Our permitted business is as an insurance intermediary. Registered in England and Wales No. 05045859. Registered office: Olivers House, Avenue North, Skyline 120 Business Park, Great Notley, Braintree, CM77 7AF

This policy is underwritten by DOA Underwriting Ltd acting as agent on behalf of the insurers.

You can check the firm reference numbers on the Financial Services Register by visiting website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

How to contact DOA

If you have a query please contact your Insurance Broker in the first instance, if you should encounter any difficulties, then you may contact us on 01371 878550 or commercial@doainsurance.co.uk

Using your personal information

DOA Underwriting Ltd &/or David Oliver T/as David Oliver Associates &/or DOA Special Facilities Ltd (The DOA group of companies) take your privacy very seriously.

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and financial management. This may involve sharing or obtaining information about you within our group of companies and other third parties such as insurers, sub brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators and fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our [Privacy Policy](#). If you do not have access to the internet please contact us and we will send you a printed copy.

Choice of Law

The parties to an insurance contract are free to choose the law that will apply. Unless we agree in writing with you otherwise, this insurance shall be subject to the law applying in the part of the United Kingdom, Channel Islands or Isle of Man where you have your principal place of business. If there is any dispute, the law of England and Wales shall apply.

Complaints

We aim to provide a first class service, however, if you feel the need to complain, or feel that we have not fulfilled our obligations; please follow our complaints procedure as set out below. Primarily, please make contact with your insurance broker detailing your complaint. If you are not satisfied with their response you can write to the Complaints Department of DOA Underwriting Ltd. After this action, if you are not satisfied, you should address your complaint to underwriters directly (details available on request). After this, if the complaint is still not resolved, you can approach the Financial Ombudsman Service who will consider your complaint if

- We and the underwriters have provided you with written confirmation that our internal complaints procedure has been exhausted.

- Your business has an annual turnover of less than £6.5M and either a balance sheet total less than £5M or fewer than 50 employees. Referral to the Ombudsman will not affect your rights to take legal action. Full details of addresses and contact numbers can be found within the policy wording.

Claims

In the event of a claim please contact your insurance broker being sure to quote your policy number in all correspondence. If you are unable to contact your broker for any reason, using the details below, please call DOA Underwriting Ltd on 01371 878544 (Mon–Fri 9am–5pm) or email claims@doainsurance.co.uk

Cancellation

You may cancel your Policy at any time by writing to us or your Insurance Broker. You may be entitled to a refund of the premium paid, less any Administration Fees stated in the Schedule, provided you have not made a claim and are not aware of any circumstances which could give rise to a claim under the Policy.

Further details on how to cancel your Policy and any charges that may apply are detailed in the Policy Wording.

ADDITIONAL INFORMATION - Higos Insurance Services is a trading name of Brown & Brown Insurance Brokers (UK) Limited

Registration and Regulatory Information

Higos Insurance Services is a trading name of Brown & Brown Insurance Brokers (UK) Limited, authorised and regulated by the Financial Conduct Authority (FRN 745618). Company registered in England and Wales. Company Registration No. 09850559. Registered office: Brown & Brown Insurance Brokers (UK) Limited, 7th Floor, Corn Exchange, Mark Lane, London EC3R 7NE.

How to contact Brown & Brown

You may contact us on 01453 542308 or email devizes@higos.co.uk

OTHER POLICIES AVAILABLE FROM DOA

Retail Package

Business insurance for offices, retail shops, hotels and guest houses, restaurants, public houses and takeaways. The policy includes a package of set covers including property damage, business interruption, money, goods in transit, employer's liability, public and products liability and legal expenses

Residential & Commercial Property Owners

Let property insurance for owners of residential or commercial properties, covering multiple properties all under one policy

General Liability

A standalone policy covering employer's, public and products liability for a wide range of businesses

Contractors Plant & Equipment

Cover for your own plant and equipment, plant hired in our hired out

Contract works

All risks cover for the value of works carried out by you under contract

Cargo & transit

UK to world cover for goods owned by you whilst in transit

Excess Liabilities

If you require a higher limit of indemnity than provided by your current insurer, we can offer you a policy to provide cover in excess of your current limit for employers, public and products liability

Professional Indemnity

Covers defence costs and claims if your business, in the undertaking of professional services, is accused of making a mistake that causes a financial loss against a third party

Management Liability

Covers your Directors/Officers of the company against accusations of wrongful acts in the performance of their duties as Directors. It can also extend to include corporate legal cover which can protect against regulatory claims against the company and employment practices liability which protects against accusations of unfair dismissal, discrimination or any other employment related issue

Medical Malpractice

Cover for healthcare professionals, providing protection against accusations of malpractice or clinical negligence. It can also extend to include alternative therapists, aesthetics and private ambulance companies

Cyber

Cyber & data risks insurance protects and supports you in the event of a data breach or cyber hack that affects your computer systems. You might hold thousands of personal details and records on your systems and protection against a breach of this private information is vital

Personal Accident & Sickness

Cover can be arranged for individuals or businesses, both accident only or accident and sickness with a wide range of benefits available

Leisure Travel Insurance

Individual travel insurance for you and your family, single trip or annual policies available

Business Travel Insurance

Group travel insurance for your employees, either single or annual policies available

If you would like further details on the other policies available from us, please contact us on 01371 878550 or email enquiries@doainsurance.co.uk

OTHER SERVICES AVAILABLE THROUGH DOA

DOA Underwriting Ltd has joined forces with First Health & Safety Ltd to offer all policyholders a heavily discounted cost to access over 50 Health & Safety training courses.

The usual retail price is £19.99 + VAT per course, purchased individually per person. DOA has negotiated a set price of **£50 + VAT** for full access to all courses for a 12 month period.

Make sure you are compliant and can prove the competence of your staff within a training system that gives you full administration access, reporting and certificates.

Train Staff

Track Progress

Prove Competence

Get started within minutes. It's easy, just follow these simple steps:

Click on the link <https://www.my1hs.com/doaunderwritingltd>

- Make payment

- Add your company name and enrol your staff

- Start training

Further details can be found at <https://www.firsthealthandsafety.co.uk>